

**UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF MICHIGAN**

In Re:

CATHERINE LOUISE KUTSCHINSKI
SS# xxx-xx-5191

Case #: DG 12-04765

Chapter 13

Hon. Scott W. Dales

Filed: May 17, 2012

Confirmed:

Debtor(s)

(x) 2nd AMENDED CHAPTER 13 PLAN (pre-confirmation)

Catherine L. Kutschinski, Debtor, through her attorney Martin L. Rogalski, P.C., amends her Chapter 13 Plan. The purpose of this amendment to insert a lien strip provision to allow for the claim of a mortgage of Home Improvement Acceptance Corp to be treated as a general unsecured claim:

III. DISBURSEMENTS**C. SECURED CREDITORS****1. Real Property:**

e. Wholly Unsecured liens: The following real property claims shall be treated as unsecured by this plan because there is no equity in the real property to secure the claim. Upon completion of the plan the lien and loan shall be discharged and the lien removed from the property. A copy of this plan and the Trustee's plan completion letter may be recorded with the County Register of Deeds as evidence of discharge of lien. **These creditors are as follows:**

Property Address	Creditor	Claim Amount ⁱ	Property Value	Senior Lien Amt.
1821 Philadelphia Avenue SE Grand Rapids, MI 49507	Home Improvement Acceptance Corporation 4271 Monroe Street Toledo OH 43606 Attn: Sharon	\$2,199.70	\$99,000.00	\$122,429.00

All other aspects of this Chapter 13 Plan, not in direct conflict with this Amendment, shall remain the same.

ⁱ This is the Debtor's estimate as to the amount owing to the creditor. The claim shall control as to amount of the debt, subject to an objection filed by a party in interest.

Dated: July 5, 2012

/s/ Catherine Louise Kutschinski
Catherine Louise Kutschinski, Debtor

Dated: July 9, 2012

/s/ Martin L. Rogalski
Martin L. Rogalski, Counsel for Debtor